

Form BLdfnld7 (5/17/2004)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

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IN RE:

CASE NO: 1-05-21194-jf

Roland Colavito  
aka Roland J Colavito

SSN/TAX ID:

CHAPTER: 7

xxx-xx-2013

DEBTOR(s)

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### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on July 12, 2005; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard E. O'Connell (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 22, 2005

s/ Jerome Feller  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 0207-1  
Case: 05-21194

User: dusher  
Form ID: 262

Page 1 of 1  
Total Served: 28

Date Rcvd: Dec 22, 2005

The following entities were served by first class mail on Dec 24, 2005.

db +Roland Colavito, 42-31 A 215th Street, Bayside, NY 11361-2930  
aty +Jeffrey I Stark, Charles Juntikka & Associates, 11 West 42nd Street, 12th Floor,  
New York, NY 10036-8002  
tr +Richard E. O'Connell, Yost & O'Connell, 24-44 Francis Lewis Boulevard,  
Whitestone, NY 11357-4055  
smg +Deirdre A. Martini, Office of the United States Trustee, 33 Whitehall Street - 22nd Floor,  
New York, NY 10004-2133  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455,  
W. A. Harriman State Campus, Albany, NY 12227-0001  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
4858313 At&T Wireless, P.O. Box 8220, Aurora, IL 60572-8220  
4858314 +Ccu Financial Group LLC, 5525 Erindale Dr # 108, Colorado Springs, CO 80918-6963  
4858315 +Ccu, LLC, c/o Cohen & Slamowitz, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016  
4858316 +Child Support Enforcement, P.O. Box 14, Albany, NY 12201-0014  
4858317 +Citibank, P.O. Box 769006, San Antonio, TX 78245-9006  
4858318 +Citibank Credit Card Services, P.O. Box 20507, Kansas City, MO 64195-0507  
4858319 +Con Edison, Legal Dept., 4 Irving Place, 18th Floor, New York, New York 10003-3502  
4858321 Ford Motor Credit Company, 660 White Plains Road, P.O. Box 10, Tarrytown, NY 10591-0010  
4858322 +Island Medical Physicians, PC, 373 Nesconset Hwy, #333, Hauppauge, NY 11788-2516  
4858324 +Nco Portfolio Management, 507 Prudential Road, Horsham, PA 19044-2308  
4858325 +Nco- Medcltr, Pob 41448, Philadelphia, PA 19101-1448  
4858326 New York State, Dept. Of Taxation & Finance, Bankruptcy Section, P.O. Box 5300,  
Albany, NY 12205-0300  
4858327 +Nys Otda, 40 N Pearl St 13c, Albany, NY 12243-0001  
4858328 +Palisades Collection, LLC, 210 Sylvan Ave., Englewood Cliffs, NJ 07632-2524  
4858329 +Paul Michael Marketing, 186-09 Union Turnpike, Flushing, NY 11366-1733  
4858331 +Portfolio Recovery Assoc., LLC, P.O. Box 12914, Norfolk, VA 23541-0914  
4858332 +Winthrop University Hospital, 259 First Street, Mineola, NY 11501-3987

The following entities were served by electronic transmission on Dec 22, 2005 and receipt of the transmission was confirmed on:

4858312 +EDI: AMEREXPR.COM Dec 22 2005 15:05:00 American Express, 7777 American Expressway,  
Ft. Lauderdale, FL 33337-0001  
4858317 +EDI: CITICORP.COM Dec 22 2005 15:06:00 Citibank, P.O. Box 769006,  
San Antonio, TX 78245-9006  
4858320 EDI: TSYS.COM Dec 22 2005 15:04:00 Exxonmobil/Mccbg, PO Box 981064,  
Texas, El Paso 79998-1064  
4858323 +EDI: TSYS.COM Dec 22 2005 15:04:00 Monogram Credit Card Bank of Georgia, 7840 Roswell Road,  
Bldg 100, Atlanta, GA 30350-6877  
4858328 +EDI: ASTAFUND.COM Dec 22 2005 15:05:00 Palisades Collection, LLC, 210 Sylvan Ave.,  
Englewood Cliffs, NJ 07632-2524  
4858330 +EDI: WOLPOFF.COM Dec 22 2005 15:05:00 Platinum Financial Services, 702 King Farm Blvd.,  
Rockville, MD 20850-5774

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2005

Signature:

